

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Robert E Masucci  
DebtorCase No. 18-46261-cec  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 24

Date Rcvd: Feb 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2019.

db Robert E Masucci, 232 Locust Ave, Staten Island, NY 10306-3108  
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3739  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
9388813 Altus GTS Inc, PO Box 1389, Kenner, LA 70063-1389  
9388823 NJ EZ Pass- Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971  
9388822 New Jersey Turnpike Authority, NJ EZPass, PO Box 4971, Trenton, NJ 08650-4971  
9388824 Parr Brown Gee & Loveless, PC, 101 S 200 E Ste 700, Salt Lake City, UT 84111-3105  
9388828 Status Auto Group, 1436 Hylan Blvd, Staten Island, NY 10305-1923  
9388829 +Tbom/Home Credit, 6240 Sprint Pkwy, Overland Park, KS 66211-1159  
9388831 The Port Authority of NY & NJ, Violations processing Center, PO Box 15186,  
Albany, NY 12212-5186

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Feb 06 2019 18:42:04  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Feb 06 2019 18:41:29  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
9388815 EDI: CAPITALONE.COM Feb 06 2019 23:38:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238-1119  
9388814 EDI: CAPITALONE.COM Feb 06 2019 23:38:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285  
9388816 EDI: CHASE.COM Feb 06 2019 23:38:00 Chase Card, PO Box 15298,  
Wilmington, DE 19850-5298  
9388817 EDI: CHASE.COM Feb 06 2019 23:38:00 Chase Card Services, Correspondence Dept,  
PO Box 15298, Wilmington, DE 19850-5298  
9388818 EDI: NAVIENTFKASMDOE.COM Feb 06 2019 23:38:00 Dept of Ed / Navient, Attn: Claims Dept,  
PO Box 9635, Wilkes Barre, PA 18773-9635  
9388819 EDI: NAVIENTFKASMDOE.COM Feb 06 2019 23:38:00 Dept of Ed/Navient, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
9388820 EDI: DISCOVER.COM Feb 06 2019 23:38:00 Discover Fin Svcs LLC, PO Box 15316,  
Wilmington, DE 19850-5316  
9388821 EDI: DISCOVER.COM Feb 06 2019 23:38:00 Discover Financial, PO Box 3025,  
New Albany, OH 43054-3025  
9388825 EDI: RMCB.COM Feb 06 2019 23:38:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935  
9388826 EDI: STFM.COM Feb 06 2019 23:38:00 State Farm Bank, F.S.B, 1 State Farm Plz # E-6,  
Bloomington, IL 61710-0001  
9388827 EDI: STFM.COM Feb 06 2019 23:38:00 State Farm Financial S, 1 State Farm Plz,  
Bloomington, IL 61710-0001  
9388830 EDI: TDBANKNORTH.COM Feb 06 2019 23:38:00 TD Bank, PO Box 5600,  
Lewiston, ME 04243-5600

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0207-1

User: admin  
Form ID: 318DF7

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Feb 06, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com;mcwin@windelsmarx.com;n159@ecfcbis.com  
Kevin Zazzera on behalf of Debtor Robert E Masucci kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Robert E Masucci**Social Security number or ITIN **xxx-xx-0414**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-46261-cec****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Robert E Masucci  
aka Robert E. Masucci, Jr.**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: February 6, 2019

s/ Carla E. Craig  
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**